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09/788,179	02/16/2001	Timothy P. Meier	283-304	5313
George S. Blas	7590 03/13/2007 iak	EXAMINER		
WALL MARJAMA & BILINSKI Suite 400 101 South Salina Street Syracuse, NY 13202			LE, BRIAN Q	
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Please find below and/or attached an Office communication concerning this application or proceeding.

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	Application No.	Applicant(s)			
	09/788,179	MEIER ET AL.			
Office Action Summary	Examiner	Art Unit			
	Brian Q. Le	2624			
The MAILING DATE of this communication a	ppears on the cover sheet wi	th the correspondence address			
Period for Reply		·			
A SHORTENED STATUTORY PERIOD FOR REF WHICHEVER IS LONGER, FROM THE MAILING - Extensions of time may be available under the provisions of 37 CFR after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory perior - Failure to reply within the set or extended period for reply will, by stat Any reply received by the Office later than three months after the mail earned patent term adjustment. See 37 CFR 1.704(b).	DATE OF THIS COMMUNION 1.136(a). In no event, however, may a round will apply and will expire SIX (6) MON tute, cause the application to become AE	CATION. eply be timely filed ITHS from the mailing date of this communication. BANDONED (35 U.S.C. § 133).			
Status	,				
1)⊠ Responsive to communication(s) filed on 23	January 2007.				
,	nis action is non-final.				
· —					
closed in accordance with the practice unde	r Ex parte Quayle, 1935 C.D). 11, 453 O.G. 213.			
Disposition of Claims					
4)⊠ Claim(s) <u>21-88</u> is/are pending in the applicat	ion				
4a) Of the above claim(s) <u>28,35-39,45 and 46</u> is/are withdrawn from consideration.					
5)⊠ Claim(s) <u>48-57 and 75-88</u> is/are allowed.					
6)⊠ Claim(s) <u>71-27, 29-34, 40-44, 47, and 58-74</u> is/are rejected.					
7) Claim(s) is/are objected to.	•				
8) Claim(s) are subject to restriction and	l/or election requirement.				
Application Papers					
9) The specification is objected to by the Exami 10) The drawing(s) filed on is/are: a) □ a		by the Examiner			
Applicant may not request that any objection to the	•				
Replacement drawing sheet(s) including the corn		·			
11) The oath or declaration is objected to by the	·				
Priority under 35 U.S.C. § 119					
12) Acknowledgment is made of a claim for forei	an priority under 25 U.S.C. (\$ 110(a) (d) or (f)			
a) ☐ All b) ☐ Some * c) ☐ None of:	gir priority under 33 0.3.0. §	3 119(a)-(a) of (i).			
1.☐ Certified copies of the priority docume	ents have been received.	•			
2. Certified copies of the priority docume		application No.			
3. Copies of the certified copies of the pr					
application from the International Bure	eau (PCT Rule 17.2(a)).				
* See the attached detailed Office action for a li	ist of the certified copies not	received.			
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Attachment(s)	•				
1) Notice of References Cited (PTO-892)		Summary (PTO-413)			
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)		s)/Mail Date nformal Patent Application			
3) Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date 5) Notice of Informal Patent Application 6) Other:					

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 1/23/2007 has been entered.

Election/Restrictions

2. Applicant's argument regarding the restriction of claims 75-80 is considered persuasive. Thus, the restriction is withdrawn.

Response to Amendment and Arguments

- 3. The rejection of claims 21-27, 29-34, 40-44, 47, and 68-74 under 35 U.S.C. 112, first paragraph, is withdrawn.
- 4. Applicant's arguments with regard to claims 21-27, 29-34, 40-44, 47, and 58-74 have been fully considered, but are not considered persuasive because of the following reasons:

Regarding claims 21, 30 and 40, the Applicant argues (page 14 of the Remarks) that a transaction apparatus memory teaches by Ramachandran cannot reasonably be taken to be an element satisfying an external database related element of claim 21 and that the Applicant have amended claim 21 to further clarify the external database element of claim 21. First, the Applicant has not amended the claim's language in clarifying the external database element as in

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claims 21, 30 and 40. Second, a card includes a programmable memory to stored account data (Ramachandran, abstract) which can be read on this broadly claimed limitation "external database" since the card can externally connected to the card reading system.

Referring to claim 58, the Applicant argues (bottom of page 15 of the Remarks) that the reference section makes no reference to utilize a lookup table to set one or more operating parameters of a card reader effecting image data captured by said card reader. The Examiner respectfully disagrees. As discussed in Office Action filed 09/26/2006, Hillson teaches a concept of using lookup table to determined the validity of the card while processing the card. This can reasonably interpret as operating parameters since the determination of the validity of a card is a part of operating process. In addition, there are citations of where Hillson teaches utilizing a lookup table (column 17, lines 6-65) to set one or more operating parameters of a card reader (column 4, lines 21-24; column 11, lines 55-67; and column 17, lines 28-40) effecting image data captured by said card reader (column 3, lines 9-18).

For claim 68, the Applicant argues (page 16 of the Remarks) that the rejection of the claim is completely devoid of any reference to claimed element of a control circuit which is configured to activate a first set of decoding algorithms if the control circuit determines that a card is of a first type and deactivates a second set of decoding algorithms if the control circuit determines that the card is of a second type. To further elaborate on the rejection, Ramachandran teaches a control circuit wherein activates decoding algorithms (the processor operate software to interact with card type correspondingly) (column 7, lines 10-40) specifically to whether a first card type or a second card type (first or second card can be one of the mentioned cards in the reference) (column 6, lines 40-45). Hillson further teaches a method of using lookup table to

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detect card type, which clearly providing an ability to detect various card type whether first or second card type (column 17, lines 60-67). Thus, modifying Ramachandran's method of reading card according to Hillson would be able to provide a lookup table in detecting various card type. This would improve processing because it would be able to use lookup table as a part of implementation in detecting and validate card types in a centralized and thus more efficient way (column 17, line 60 to column 18, line 24) and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Hillson.

Thus, the rejections of all of the claims are maintained.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

- (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.
- 6. Claims 30-34 and 40-46 are rejected under 35 U.S.C. 102(e) as being anticipated by Ramachandran U.S. Patent No. 6,315,195.

For claim 30, Ramachandran teaches system for validating information stored or displayed on a identification associated with a cardholder (abstract), comprising:

(a) an integrated card reader apparatus (abstract) for detecting (identify card) (FIG. 34, element 128), decoding (reading magnetic stripe indicia) (column 8, lines 25-35) and validating cardholder information on the identification (authenticity of a transaction) (column 8, lines 44-46), including a housing (FIG. 2) having one or more data input units (FIG. 4, element 42)

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capable of detecting and reading different types of information pertaining to a cardholder of a valid identification card formatted as encoded data stored or displayed on one or more identification cards (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50), and further including a display for giving user prompts and for displaying transaction information (FIG. 53-55);

- (b) a processor system (column 7, line 29) including an I/O interface (connection between different operating units) (FIG. 4), a memory (column 7, lines 25-26), and a control circuit (controller) (column 8, lines 8-22 and lines 65-67) for receiving and decoding signals from said data input unit (column 12, lines 23-25) in accordance with predetermined control operation parameters correlated (correlated information correspond to various cards) (column 4, lines 55-60) with one or more types of identification cards (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50);
- (c) an external database accessible to said processor system (memory accessed by processor is consider external since memory is not the same unit of processor) (column 7, lines 25-26) in order for said control circuit to compare cardholder information encoded on said one or more types of identification cards with correlated cardholder information stored in said external database (the identification process wherein preventing unauthorized user) (column 4, lines 60-67); and
- (d) wherein said integrated card reader apparatus (column 9, lines 36-37) includes an optical reader for reading a bar code symbol formatted on a first identification card (column 7, lines 25-26), and a credit card reader for reading digital data formatted on a second identification card (column 3, lines 60-64).

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Referring to claim 31, Ramachandran further teaches the system wherein said integrated card reader apparatus further comprises smart card reader (reader that reads magnetic card) (column 7, lines 44-46).

For claim 32, Ramachandran teaches the system which includes multiple card readers located at different locations having access to said external database (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50).

For claim 33, Ramachandran teaches the system wherein said multiple card readers have access to said external database via wireless (column 9, lines 10-24).

Regarding claim 34, Ramachandran further teaches the system wherein said cardholder information comprises related name filed data parsed from the encoded data on said one or more types of identification cards for comparison with correlated cardholder information stored in said external database (card identifier for the verification purpose) (FIGs. 17-18).

For claim 40, Ramachandran teaches a system for processing information encoded on an identification card (abstract), said system comprising:

(a) a local transaction terminal (FIG. 3-4) having data input (FIG. 4, element 42) apparatus capable of reading information from a cardholder identification card (card reader) (column 4, lines 47-50), said transaction terminal including a display monitor (FIG. 4, element 40) for displaying selected transactional information (FIG. 53-55), a first card reader for reading data of a first identification card, and a second card reader for reading data of a second identification card (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50);

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(b) an external database connected with said display monitor (memory accessed by processor by using display monitor is consider external since memory is not the same unit of processor or display) (column 7, lines 25-26) and said first card reader through an I/O interface (whether magnetic card reader or bar code reader) (column 4, lines 47-50), said external database having non-volatile memory (column 7, lines 25-27) for storing identifying information correlated with individual cardholders (column 7, lines 25-29); and

(c) a processor system (column 7, line 29) having a control circuit (controller) (column 8, lines 8-22 and lines 65-67) for processing data signals (column 12, lines 23-25) from said first card reader and from said second card reader (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50) in order to verify the validity of said first identification card and to make a comparison match with identifying information stored in said external database (the identification process wherein preventing unauthorized user) (column 4, lines 60-67).

Claim Rejections - 35 USC § 103

- 7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 8. Claims 21, 23-29, and 41-46 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ramachandran U.S. Patent No. 6,315,195 and further in view of Hillson et al. U.S. Patent 6,118,860.

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Regarding claim 21, Ramachandran teaches a card reader apparatus for reading and validating information encoded on an identification card (abstract), said apparatus comprising:

A local housing terminal (terminal) (abstract) having a display (FIG. 4, element 40), and also have a data input unit (FIG. 4, element 42) including an optical reader (magnetic reader) (column 4, lines 47-50) for reading a first type of identification card having cardholder identity information encoded in at least one bar code symbol, said data input unit further including a credit card reader (column 3, lines 60-64) for reading an identification card having cardholder identity information encoded on a magnetic stripe or a smart card (Magnetic reader to read magnetic card and bar code scanner to read bar code card) (column 4, lines 47-50);

A processor system for receiving signals from said data input unit (FIG. 4, element 36), said processor system comprising:

An I/O interface (connection between different operating units) (FIG. 4);

A memory (FIG. 4, element 48); and

A control circuit (controller) (column 8, lines 8-22 and lines 65-67) connected to said I/O interface and said memory for decoding said signals received from said data input unit in accordance with predetermined control operation parameters in order to recognize said first or second identification cards (column 17, line 45 to column 18, line 25), and for comparing said identity information with correlated cardholder information (identification process (FIGs. 16, 17, 26, 33 and 34) stored in an external non-volatile database (programmable memory) (column 3, lines 60-64). Ramachandran further teaches storage medium for card type accessing (column 3, lines 60-65). Ramachandran does not explicitly teach the card reader apparatus further comprising a lookup table for storing said predetermined control operation parameters based on

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card type. Hillson teaches a card accessing apparatus (FIG. 13) wherein the card reader apparatus comprising a lookup table for storing (column 17, lines 62-64) said predetermined control operation parameters based on card type (contains predetermined data in order to test the validity of data read from the card) (column 17, line 60 to column 18, line 24). Modifying Ramachandran's method of reading card according to Hillson would be able to provide a lookup table to store different card data of card type for card validation (column 17, line 60 to column 18, line 24). This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Hillson.

For claim 23, Ramachandran further teaches the card reader apparatus wherein said local housing terminal is at least partially portable (abstract).

Regarding claim 24, Ramachandran teaches the card reader wherein said local housing terminal includes a non-portable stand (FIG. 3).

Referring to claim 25, Ramachandran teaches the card reader wherein said display includes prompt messages for a user (prompt messages) (abstract).

For claim 26, please refer back to claim 25 for the teaching.

For claim 27, Ramachandran teaches the card reader wherein said card type is determined automatically when an identification card is present in a field of view of said optical reader or said credit card reader (the execution of the identification software once the enter button is pushed) (column 6, lines 64-67).

Regarding claim 28, Ramachandran further teaches the card reader which further comprises a lookup table for storing said predetermined control operation parameters based on

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the card type detected by the data input unit (memory that assigned uniquely for user's data for retrieval and identification) (column 4, lines 60-67).

Regarding claim 29, Ramachandran also discloses type of signal decoding algorithm (produce signal for comparison between input data and stored data) (column 12, lines 24-26).

For claims 41-44, please refer back to claims 21 and 25 for the teachings and explanations.

9. Claims 58, 65-66, and 68-74 are rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of Ramachandran U.S. Patent No. 6,315,195 and Hillson et al. U.S. Patent 6,118,860 as applied to claims 30 and 40 above, and further in view of Swonger et al. U.S. Patent 4,210,899.

Regarding claim 58, Ramachandran teaches a card reader capable of processing a card carrying identification information and having at least one decodable dataform, said card reader (abstract) comprising:

- (a) a housing (FIG. 2);
- (b) a display disposed on said housing (column 10, lines 50-52);
- (c) a memory (column 7, lines 25-26);
- (d) an imaging assembly that extends outwardly form said housing (scanner and multifunction card that configured to be able to read conventional credit and debit cards) (column 4, lines 47-50 and column 6, lines 7-10);
- (e) A control circuit (controller) (column 8, lines 8-22 and lines 65-67) in communication with said memory (column 17, line 45 to column 18, line 25)

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(f) wherein said control circuit is configured to (i) capture image data corresponding to said card utilizing said imaging assembly (scanning or reading barcode) (column 4, lines 47-50); Ramachandran further teaches storage medium for card type accessing (column 3, lines 60-65). Ramachandran does not explicitly teach the card reader apparatus further comprising a lookup table for storing said predetermined control operation parameters based on card type and process captured image data to determine a card type. Hillson teaches a card accessing apparatus (FIG. 13) wherein the card reader apparatus comprising a lookup table for storing (column 17, lines 62-64) said predetermined control operation parameters based on card type (contains predetermined data in order to test the validity of data read from the card) (column 17, line 60 to column 18, line 24) and process captured image data to determine a card type (card reader as to capture the card for the identification of the card type) (column 17, lines 60-62). Modifying Ramachandran's method of reading card according to Hillson would be able to provide a lookup table to store different card data of card type for card validation (column 17, line 60 to column 18, line 24). This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Hillson. Ramachandran also does not explicitly teach an imaging assembly including a two dimensional imager sensory for said imaging assembly. Swonger teaches card identification processing (column 1, lines 38-40) wherein the reading includes two dimensional image sensor (column 13, lines 20-28). Modifying Ramachandran's method of card reader identification according to Swonger would be able to provide an implementation two dimensional image sensor in capturing image. This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Swonger.

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Claim 65, Ramachandran teaches the card reader wherein said control circuit in processing said card to determine card type processes a symbol represented in said captured image data (card identifier) (FIG. 19).

Regarding claim 66, Ramachandran also shows the card reader further comprises a credit card reader for reading information from credit cards (column 4, lines 47-55).

For claim 67, Ramachandran further shows the card reader wherein said housing is hand held (portable terminal) (column 6, line 51).

For claim 68, Regarding claim 58, Ramachandran teaches a card reader capable of processing a card carrying identification information and having at least one decodable dataform, said card reader (abstract) comprising:

- (a) a housing (FIG. 2);
- (b) a display disposed on said housing (column 10, lines 50-52);
- (c) a memory (column 7, lines 25-26);
- (d) an imaging assembly including a two dimensional image sensor, said imaging assembly having an imaging axis that extends outwardly form said housing (scanner and multifunction card that configured to be able to read conventional credit and debit cards) (column 4, lines 47-50 and column 6, lines 7-10);
- (e) A control circuit (controller) (column 8, lines 8-22 and lines 65-67) in communication with said memory (column 17, line 45 to column 18, line 25)
- (f) wherein said control circuit is configured to (i) capture image data corresponding to said card (scanning or reading barcode) (column 4, lines 47-50);

Ramachandran further teaches storage medium for card type accessing (column 3, lines 60-65). Ramachandran does not explicitly teach the card reader apparatus further comprising a lookup table for storing said predetermined control operation parameters based on card type and process captured image data to determine a card type. Hillson teaches a card accessing apparatus (FIG. 13) wherein the card reader apparatus comprising a lookup table for storing (column 17, lines 62-64) said predetermined control operation parameters based on card type (contains predetermined data in order to test the validity of data read from the card) (column 17, line 60 to column 18, line 24) and process captured image data to determine a card type (card reader as to capture the card for the identification of the card type) (column 17, lines 60-62). Modifying Ramachandran's method of reading card according to Hillson would be able to provide a lookup table to store different card data of card type for card validation (column 17, line 60 to column 18, line 24). This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Hillson. Ramachandran also does not explicitly teach an imaging assembly including a two dimensional imager sensory for said imaging assembly. Swonger teaches card identification processing (column 1, lines 38-40) wherein the reading includes two dimensional image sensor (column 13, lines 20-28). Modifying Ramachandran's method of card reader identification according to Swonger would be able to provide an implementation two dimensional image sensor in capturing

For claim 69, please refer back to claim 67 for further teachings and explanations. For claim 70, please refer back to claim 66 for further teachings and explanations.

image. This would improve processing and therefore, it would have been obvious to one of the

ordinary skill in the art to modify Ramachandran according to Swonger.

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For claim 71, please refer back to claim 65 for further teachings and explanations.

Regarding claim 72, Ramachandran does not explicitly teach the reading includes two dimensional image sensor, where said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card. Swonger teaches card identification processing (column 1, lines 38-40) wherein the reading includes two dimensional image sensor (column 13, lines 20-28), where said control circuit (processor) (FIG. 1, element 24) is in communication (FIG. 1, element 14a) with said two dimensional image sensor (column 13, lines 20-28), and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card (column 13, lines 10-28). Modifying Ramachandran's method of card reader identification according to Swonger would be able to provide an implementation two dimensional image sensor in capturing image. This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Swonger.

Regarding claim 73, Ramachandran does not explicitly teach the reading includes two dimensional image sensor, where said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card. Swonger teaches card identification processing (column 1, lines 38-40) wherein the reading includes two dimensional image sensor (column 13, lines 20-28), where said control circuit (processor) (FIG. 1, element 24) is in communication (FIG. 1, element 14a) with said two dimensional image sensor (column 13, lines 20-28), and wherein said control circuit is configured to capture image data representing

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a two dimensional area of said identification card (column 13, lines 10-28). Modifying Ramachandran's method of card reader identification according to Swonger would be able to provide an implementation two dimensional image sensor in capturing image. This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Swonger.

For claim 74, please refer back to claim 73 for further teachings and explanations.

10. Claims 22 and 47 are rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of Ramachandran U.S. Patent No. 6,315,195 and Hillson et al. U.S. Patent 6,118,860 as applied to claim 21 above, and further in view of Terrell U.S. Patent 6,076,731.

Regarding claim 22, Ramachandran does not teach the credit card reader includes a touch screen signature component. Terrell further teaches a credit card reader process (FIG. 1A) includes a touch screen signature capture component (column 2, lines 1-6). Modifying Ramachandran's method of card reading apparatus according to Terrell would able to enhance the verification process further by allowing the operator to verify the signature visually (column 6, lines 50-60). This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Terrell.

For claim 47, please refer back to claim 22 for the teaching and explanation.

11. Claims 59-64 are rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of Ramachandran U.S. Patent No. 6,315,195 and Hillson et al. U.S. Patent 6,118,860 as applied to claim 58 above, and further in view of Hanna et al. U.S. Patent 6,714,665.

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Regarding claim 59, Ramachandran does not explicitly teach the card reader wherein one or more operating parameters are selected from a group consisting of threshold value, focal length, gain, exposure and illumination level. Hanna further teaches a method of iris recognition that can be apply for ATM card verification system (column 7, lines 39-65) wherein the card system's one or more operating parameters are selected from a group consisting of threshold value, focal length, gain exposure and illumination level (column 7, lines 39-65). Modifying Ramachandran's method of card reader identification according to Hanna would able to utilize illumination for the iris verification (column 7, lies 39-65). This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Hanna.

For claim 60, Hanna further teaches the card reader wherein one or more operating parameters are at least two parameters selected from the group consisting of threshold value, focal length, gain, exposure and illumination level (illumination and distance threshold) (column 7, lies 39-65 and column 13, lines 55-60)

Regarding claim 61, Hanna also teaches the card reader wherein said at least one operating parameter includes a threshold value (distance threshold) (column 13, lines 55-60).

Referring to claim 62, Hanna discloses the card reader wherein said at least one operating parameter includes a focal length (column 43, lines 55-58).

As to claim 63, Hanna further discloses the card reader wherein said at least one operating parameter includes an exposure (brightness processing) (column 54, lines 20-28).

For claim 64, Hanna teaches the card reader wherein said at least one operating parameter includes an illumination level ((column 7, lines 39-65).

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12. Claim 72 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combination of Ramachandran U.S. Patent No. 6,315,195 and Hillson et al. U.S. Patent 6,118,860 as applied to claim 21 above, and further in view of Swonger et al. U.S. Patent 4,210,899.

Regarding claim 72, Ramachandran does not explicitly teach the reading includes two dimensional image sensor, where said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card. Swonger teaches card identification processing (column 1, lines 38-40) wherein the reading includes two dimensional image sensor (column 13, lines 20-28), where said control circuit (processor) (FIG. 1, element 24) is in communication (FIG. 1, element 14a) with said two dimensional image sensor (column 13, lines 20-28), and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card (column 13, lines 10-28). Modifying Ramachandran's method of card reader identification according to Swonger would be able to provide an implementation two dimensional image sensor in capturing image. This would improve processing and therefore, it would have been obvious to one of the ordinary skill in the art to modify Ramachandran according to Swonger.

Allowable Subject Matter

13. Claims 48-57 and 75-88 are allowed.

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Contact Information

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Brian Q. Le whose telephone number is 571-272-7424. The examiner can normally be reached on 8:30 A.M - 5:30 P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Mathew Bella can be reached on 571-272-7778. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Brian Le

March 7, 2007